

SHOP Employer Billing and Premium Payment Process

If you're a small business owner, after you enroll in the SHOP Marketplace you must pay your first month's premium. Follow these steps so your premium is processed and paid on time.

1. **Pay your first premium.** You must pay your first month's premium by the 15th of the month for coverage to start on the 1st of the following month.

Your first payment is due to the SHOP Marketplace when you complete the enrollment process and submit your application. You should make this payment no later than the 15th of the month so it can be processed. We'll cancel your enrollment if we don't get your premium payment on time.

2. **Get your monthly invoice.** Once your coverage is effective, we'll email SHOP invoices to your SHOP inbox on or about the 10th of each month for the following month's premium payment. If the 10th is on a weekend, you'll get the invoice the next business day. You'll get an email letting you know that your invoice is ready to view. We'll also mail you a paper invoice if you prefer.

3. **Pay your monthly premium on time.** Payment in full is due on the 1st of the following month. If you have health and dental coverage, you must pay both premiums in full so you don't lose your coverage. If you don't pay the full payment on time, it will be late and your coverage may be terminated.

You can make your payment:

- **Online.** Login to your account at **HealthCare.gov/small-businesses/**, and click on "view invoice/make a payment". This is the fastest way to pay so you won't have any payment delays or gap in coverage. You'll get a confirmation notice. Keep this notice for your records.
- **By phone.** Contact the SHOP Call Center at 1-800-706-7893 from 9 am – 7 pm EST (M-F). TTY users should call 711 to reach a customer service representative.
- **By mail.** Make checks payable to the SHOP Marketplace and allow 5 – 7 days for delivery and processing. Mail your SHOP payments to:

SHOP Marketplace
P.O. Box 2130
South Portland, ME 04116

You can contact the SHOP Call Center to confirm that we received your payment.



MARCH 1, 2015

MARCH 15, 2015

Monthly enrollment closes. This is the last day employers can make a payment for coverage effective on the first of the next month.

APRIL 10, 2015

The May 2015 invoice is emailed to the employer. Paper invoice is mailed if employer prefers.

MAY 10, 2015

The June 2015 invoice is emailed to the employer. Paper invoice is mailed if employer prefers.

APRIL 1, 2015

Coverage starts if payment is received by the 15th of the previous month.

MAY 1, 2015

Premium payment is due.

JUNE 1, 2015

Premium payment is due.

